



VOLUNTARY PLANS

OUR VOLUNTARY PLANS

- Accident Insurance
- Critical Illness Insurance
 - Employees: Up to \$30,000 Benefit
 - Spouse: Up to 50% EE benefit
- Hospital Indemnity Insurance
- Identity Theft Protection
- Legal Services

Enrollment can be completed by:

- **Phone:** 855.421.9449
- **Online:** <http://boss.employeenavigator.com/>
- **First Time Users:** Create a new Account by selecting “Register as a New User”, Complete Fields, Company Identifier is “UMHSparrow”, and begin enrollment upon completion

LifeBalance: Exclusive Discount Programs

- Numerous Perks & Wellness Discounts
- Auto & Home Insurance
- Pet Insurance

Create an account and start participating!

<https://umhealthregion.lifebalanceprogram.com/home>

You're unique—and so are your benefit needs

Voluntary benefits are optional coverages that help you customize your benefits package to your individual needs.

Sparrow offers plans to help:

- replace income if you're injured or ill
- bridge the gap for special healthcare needs
- save money on protection for your pets, home and auto
- provide discounts on health, fitness, travel, and more

You pay the entire cost for these plans, but rates may be more affordable than individual coverage. And you get the added convenience of paying through payroll deduction.

Voluntary benefits are just that: voluntary. You have the freedom and flexibility to choose the benefits that make sense for you and your family. Or, you don't have to sign up for voluntary benefits at all. The choice is yours.

VOLUNTARY SUPPLEMENTAL HEALTH- RELATED PLANS



THINGS TO CONSIDER

Your medical plan helps cover the cost of illness, but a serious or long-lasting medical crisis often involves additional expenses and may affect your ability to bring home a full paycheck. These plans provide you with resources to help you get by while there are additional strains on your finances.

Accident Insurance

Accident Insurance from UNUM helps you pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits, and physical therapy. If you or a covered family member has an accident, this plan pays a lump-sum, tax-free benefit. The amount of money depends on the type and severity of your injury, as well as the plan you enroll in, and can be used any way you choose.

Critical Illness Insurance

Critical illness insurance from UNUM can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum, tax-free benefit is immediately paid to you. Use it to help cover medical costs, transportation, childcare, lost income, or any other need following a critical illness. You choose a benefit amount that fits your paycheck and can cover yourself and your family members if needed.

Hospital Indemnity Insurance

Hospital indemnity insurance from UNUM can enhance your current medical coverage. The plan pays a lump sum, tax-free benefit when you or an enrolled dependent is admitted or confined to the hospital for covered accidents and illnesses. You can use the money you receive under the plan however you see fit, for paying medical bills, childcare, or for regular living expenses like groceries—you decide.



Legal & Identity Theft Protection

LifeLock

Identity theft can happen easily. LifeLock makes protection easy, too. Get alerts to possible threats by text, phone call, email, or mobile app, lock accounts with one click, and if your identity gets stolen, LifeLock works to fix it.

ARAG

Many of life's moments—big and small— call for legal guidance. It's not just handy for when trouble strikes, but for all kinds of reasons, from negotiating new home contracts to estate planning. ARAG Legal Plans makes it easy to get the legal help you need.

Pet Wellness...New for 2025!

Wagmo

A new breed of pet benefit. Wagmo goes beyond the basic of pet insurance with benefits designed for everyday pet care. Wagmo Wellness provides reimbursements for routine and preventive pet care not typically covered by pet insurance such as routine exams, bloodwork, vaccinations, grooming and more!

WAGMO



Want to save on fitness memberships, travel, attraction admission, or apparel? How about on pet care, home loans, nutrition, or electronics? Enjoy discounts on these purchases and so much more with the LifeBalance Program. With the LifeBalance Program, you can save on the fun and healthy purchases that leave you feeling fit, happy, and fulfilled. Discounts are available year-round for both you and your family and can be accessed by visiting:

<https://umhealthregion.lifebalanceprogram.com/home>

Additional Products Available Including:

Pet Insurance: Shop multiple carriers to receive a quote and customize a plan that is right for you and your pet.

Auto & Home Insurance: Employees receive special savings on auto, home and renter insurance to explore rates from several different carriers through an online quoting tool.

LIFEBALANCE QUESTIONS?

Feel free to reach out to a representative of member services team or visit the link above!

Phone: (877) 754.5433

Email: info@LifeBalanceProgram.com